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Optimizing Zakat Collection in the Digital Era: *Muzakki's* Perception

Muhammad Syafii Antonio¹, Sugiyarti Fatma Laela^{*2}, Dhimas Mukhlas Al Ghifari³

¹ Islamic Economics Department, Institut Agama Islam Tazkia, Indonesia

² Islamic Accounting Department, Institut Agama Islam Tazkia, Indonesia

³ Islamic Management and Business, Institut Agama Islam Tazkia, Indonesia

*Corresponding author: ela@tazkia.ac.id

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ABSTRACT

This study aims to examine the determinants of zakat payers' (*muzakki*) interest to pay zakat through Zakat Management Organization (ZMO). The respondents were *muzakki* (Zakat payers) who paid their zakat on profession/income through ZMOs in Indonesia. The number of respondents is 100 *muzakki* who were selected randomly. Using the structural equation modelling (SEM) method, this study found that transparency of zakat management, ZMO promotions through public figure involvement, and the supporting regulation which imposes zakat as a tax deduction have a significant impact on *muzakki's* interest to pay zakat through ZMO. Meanwhile, improvement of digital services and socialization of zakat through social media do not have a significant effect on the *muzakki's* interest. However, using sub-sample who are active users of social media, this study discovered a negative effect of the use of social media for ZMOs marketing on *muzakki's* interest. This finding reinforces the suitability of the theory of planned behavior (TPB) in the context of *muzakki's* behavior of paying zakat that is influenced by the quality of ZMO services.

Keywords:

Digital era, social media, tax deduction, transparency, zakat management

Mengoptimalkan Penghimpunan Zakat di Era Digital: Persepsi Muzakki

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Era digital, manajemen zakat, media sosial, pengurangan penghasilan kena pajak, transparansi

ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi minat *muzakki* untuk membayar zakat melalui organisasi pengelola zakat (OPZ). Responden penelitian ini adalah 100 *muzakki* yang dipilih secara acak yang membayar zakat profesi mereka melalui OPZ. Dengan menggunakan structural equation modeling (SEM), hasil penelitian ini menunjukkan bahwa transparansi pengelolaan zakat, promosi zakat dengan melibatkan tokoh publik, dan dukungan regulasi zakat sebagai potongan penghasilan kena pajak memiliki pengaruh signifikan pada minat *muzakki* untuk membayar zakat melalui OPZ. Sementara itu, peningkatan layanan OPZ secara digital dan sosialisasi zakat melalui media sosial tidak memiliki pengaruh yang signifikan terhadap minat *muzakki*. Namun demikian, dengan menggunakan sub-sampel pengguna aktif media sosial, penelitian ini menemukan adanya pengaruh negatif dari penggunaan media sosial pada minat *muzakki*. Temuan ini memperkuat kesesuaian theory of planned behavior (TPB) dalam konteks perilaku *muzakki* untuk membayar zakatnya yang dipengaruhi oleh kualitas layanan OPZ.

1. Introduction

Zakat is one of the Islamic pillars obligated by the Almighty Allah SWT to any Muslim who meets the criteria. According to the Quran, zakat has a similar position with other fundamental

obligations in Islam like the five times daily prayer. The obligation of zakat is mentioned in many verses of the Quran for example, in the chapter of *Al Baqarah* verse 3, 43, 83, 110 and 177. Moreover, God also orders the leaders of

Muslim society to collect zakat as stated in chapter 9 (*At-Taubah*) verse 103. According to Islamic teaching, zakat is collected by *amil*, a person or institution which is appointed to collect zakat from the rich Muslim. The *amil* is also one of the zakat beneficiaries as mentioned in *At-Taubah* verse 60 which refers to an individual or organization in charge of the zakat fund and asset management (Sabiq, 1997).

Historically, zakat has been proven to be an effective instrument in overcoming socio-economic problems like poverty. In the past, zakat has successfully empowered and increased the economy of Muslim society during the caliphate of Umar bin Abdul Aziz from the 8th dynasty of the Umayyah which ruled during 717-720M. During that period, a prosperous society was achieved where the number of poor people was insignificant (Ministry of Religion of the Republic of Indonesia, 2013).

Indonesia as the world's largest Muslim population country should be able to optimize its zakat potential and to repeat the success story of zakat management during the Umar bin Abdul Aziz period. In the Indonesian zakat outlook published by the strategic study center of BAZNAS (*Badan Zakat Nasional* or the National Zakat Institution), it is stated that the zakat potential in Indonesia reaches IDR 233.8 trillion in 2019, in which the income zakat is the main contributor amounted to IDR 139.07 trillion. Based on the 25% annual growth target, it was estimated that the zakat potential in 2020 will reach IDR340 trillion (Dzulfiqar, 2020). However, based on the actual zakat collected by various Zakat Management Organization (ZMO) throughout Indonesia, the total zakat and other charities only reached 2.3 percent or IDR6.2 trillion in 2018, and IDR10 trillion in 2019 (BAZNAS, 2020).

The significant gap between the potential zakat amount and its actual collection motivates this study to analyses factors that contribute to the increase of zakat fund collection based on the

perception of *muzakki* (Zakat payers), especially in today's digital era. *Muzakki* were selected as respondents of this study to reflect directly the supply side of zakat fund. As stated by Mediawati & Maryati (2012), the essence of zakat issues can be attributed to three main aspects, namely *muzakki* (zakat payers), *amil* (an institution that collects and manage the zakat) and supervisor (community). As long as these three actors operate separately and disconnected from each other, the optimum number of zakat collection will hard to be achieved.

In formulating zakat fundraising policies, the *amil* (Zakat collectors/ zakat management organization/ ZMO) should take into account concerns and expectations from their *muzakki*, hence they can earn trust from the *muzakki*. Several studies for instance, Siswantoro and Nurhayati (2012); Ali et.al (2017) revealed that the *muzakki*'s trust in the *amil* is a significant factor that affects *muzakki*'s interest to pay zakat through the institution. This trust is measured based on the *muzakki*'s perception of the ZMO; from the aspects of management transparency, the competence of ZMO human resources and the credibility of the ZMO. Similarly, Owoyemi (2020) supports the finding that *muzakki*'s trust in ZMO plays an important role in increasing the amount of zakat collection. The higher the *muzakki* trust in the ZMO, the higher the *muzakki*'s confidence to pay their zakat to the ZMO and subsequently encourages others to do the same. This study analyzes transparency in more detail, namely transparency in the collection and distribution of zakat.

At the same time, ZMO, as an organization providing services, needs to continuously improve its commitment to provide the best services in accordance with contemporary development. Information and communication technology advancement can be used optimally as a platform to educate and share information about zakat to the community. Besides, the information technology can play a pivotal role in ZMO in collecting and

reporting of zakat fund. Yusuf & Derus (2013), in their conceptual paper, developed a hypothesis that information technology can simplify the employee zakat payment process. Thus, it leads to the increase of zakat collection, especially for zakat deducted directly by employers or zakat which is paid online without having to come to ZMO office.

An innovative mechanism of zakat education can be performed by optimizing the use of the internet for examples, websites, social media, digital promotions and others. Haniffa's (2014) study recommended this notion to use the internet as a means to promote zakat and to remind the zakat obligation for Muslim community. Moreover, communication between ZMO and *muzakki* needs to be improved both by regular direct interaction and meetings. Haniffa (Haniffa, 2014) did not specifically mention the use of media communication, but this study argues that the adoption of technology by ZMO facilitates more intensive and innovative communication between both sides, especially through social media.

Apart from viewing zakat as a religious obligation, human behavior (including in paying zakat) is more or less influenced by their expectation on the benefits obtained. Research by Bin-Nashwan, Abdul-Jabbar, Saliza Abdul Aziz, & Viswanathan (2020) proves that *muzakki*'s perception of the fairness of the zakat system is associated with the increase in the willingness to pay zakat. The fairness is measured by the *muzakki*'s perception of the benefits received in relation to fiscal treatment. Moreover, Siswantoro and Nurhayati (Siswantoro & Nurhayati, 2012) also found that the Indonesian tax regulation considers zakat as tax deduction of taxable income (personal income tax) or net income (corporate income tax) can encourage *muzakki* intention to pay zakat in ZMO.

Based on the results of previous studies (Siswantoro and Nurhayati, 2012; Ali et al, 2017, Owoyemi, 2020; Yusuf and Derus, 2013; Haniffa,

2014; and Naswhan, 2020), this study emphasizes five factors that are considered as determinants of *muzakki*'s interest to pay zakat through ZMO. The five factors are (1) transparency of ZMO in managing zakat funds, (2) digitalization of ZMO services, (3) comprehensive promotion of zakat especially through social media, (4) the use of public figures as ZMO ambassadors and (5) the existence of supporting regulatory that places zakat as a deduction expense from taxable income. Studies on the influence of the last three factors, which are related to the use of technology by ZMO, are still scanty.

This research focuses on zakat on income/profession. The calculation basis of this type of zakat is income earned by *muzakki* as a professional (such as doctors, lawyers, tailors) or collectively (such as company employees who receive periodic salaries) (Qardhawi (1991),(2006); Zen (2014). As the potential of this type of zakat in Indonesia is enormous, especially from the Indonesian Muslim civil servants that was estimated IDR10 trillion per year (Ministry of Religion of the Republic of Indonesia, 2018). The results of this study is expected to be an input for ZMO to optimize its zakat collection. Moreover, the results of this study can help ZMOs in Indonesia to formulate better strategic steps to collect zakat funds optimally.

At least there are four novelties offered in this research. First, most of the previous studies analyzed the increase in zakat funds from the ZMO perspective (for examples, Coryna and Tanjung (2015); Triyawan and Aisyah (2016); Yuliafitri and Khoiriyah (2016); Yusrizal et al (2017); Yazid (2019); and Wahyudin et.al (2018), while this study directly examines from the perspective of the *muzakki* (Ikhwandha and Hidayati (2019). Second, this research emphasizes on profession zakat as ZMOs have not successfully managed it optimally (Astuti and Zulkifli (2018); Febriani and Siswajanty (2019). Third, this research focuses on technological factor as a driving force for *muzakki*'s interest to

pay zakat, technology for educational facilities, simplification of zakat calculations, and information dissemination as a form of accountability to the public. Fourth, the use of multi indicators with the structural equation model analysis for each variable makes this research instrument more comprehensive.

The remaining of this paper is structured as follows. The next section provides a literature review and hypotheses development. Later on the research design of this study is presented in section 3. Section 4 demonstrates the result of this study and its discussion. The final section provides conclusions and suggestions for further studies.

2. Literature review and hypotheses development

Theory of planned behaviour (TPB) based on religious norms

Theory of planned behaviour (TPB), a theory proposed by Ajzen (1991), assumes that a person's decision to behave is not made spontaneously, but it is influenced directly and indirectly by attitudes, norms and perceptions of control over the behavior. In the context of donation activities, Smith and McSweeney (2007) developed TBH by emphasizing the influence of moral, social and descriptive norms and past behavior on person behavior. A person's intention to donate is influenced by the belief that donating is a form of good morals (moral norms). The decision to donate is also influenced by social pressure (social norms) and also the perception of whether other people behave like themselves (descriptive norms).

Likewise, the decision to donate is also influenced by external motivating factors (including in this case the donation management institution) in the past (Degaspari and Mainardes (2017) (Mittelman and Rojas-Méndez (2018). This is confirmed by Benett (2003) that the tendency to donate is shaped by the image of the charity organization and the perception of organizational efficiency.

TPB has been widely used in prior studies to understand the Muslim behavior in term of zakat obligation (see for examples, Heikal and Khaddafi (2014); Wahyudin et.al (Wahyudin et al., 2018); Amilahaq and Ghoniyah (2019); Andam and Osman(2019)).

Nevertheless, this study emphasizes more on religious and legal norms. The provisions of zakat are clearly ordered by Allah SWT and exemplified by the prophet Muhammad pbuh and his companions on how to fulfill and manage them. Therefore, the motivation to pay zakat through ZMO is part of religious norms. Besides, the legal norms are the main driver of zakat behavior through ZMO. Rules and appeals for zakat payment through the ZMO that are carried out by the employers (most government institutions require their staff to pay zakat through recognized ZMOs) can force the *muzakki* accordingly. In this context, the TPB explains how zakat payment is driven by the two norms (religious and legal norms).

Zakat as a mean to establish an ideal community economic structure

Zakat is obligatory for every Muslim whose income above the *nishab* (minimum amount of income) and the possession has more than *haul* (duration of having the income within one hijriah calendar). For the profession zakat, the BAZNAS uses a standard *nishab* of IDR 5,240,000 per month and zakat rate of 2.5%. Furthermore, zakat is distributed according to the stipulation in the Quran (At Taubah: 60) which also defines the 8 group of *Mustahiq* (Zakat beneficiaries), namely the needy, poor, *amil*, converts, slave, *gharimin* (debtors), *Fisabillah* (who are in pursuant of Allah's cause) and *Ibnu Sabil* (the traveler in need). This comprehensive stipulation about zakat distribution if managed effectively and professionally can in turn be an instrument to alleviate poverty and create an ideal economic structure for the society.

Based on the level of people's income associated with zakat obligations, the economic

structure of the community can be classified into 5 groups: rich (affluent), middle class economy, new middle class economy (emerging middle class economy), poor and very poor or *faqir* (extremely poor). The affluent are those who enjoy financial freedom. They are among the highest earners and most probably earns income from many sources. Their income is surely above the *nishab* of 85 grams of gold throughout the year and it has never decreased despite the economic crisis. They do a have significant amount of debts and they can fulfill their basic easily. This group of people includes middle- and upper-class entrepreneurs, conglomerates, CEOs, directors and commissioners of state-owned enterprises and similar professions. This group is certainly includes in the main *muzakki* category.

The middle-class economy category is the group of people who are financially secured, even if the financial crisis hit the country's economy. They have sufficient savings, a house, a vehicle. This group can also afford to take holidays outside the city or occasionally go abroad with their savings. They are national private employees, civil servants, small and medium entrepreneurs, traders and managers. Their income exceeds the *nishab* of 85 grams of gold a year (Hafidhuddin, 2015) or has a free saving of at least IDR75 million at the current gold price around IDR917 thousand per gram. Like the affluent, this group is also fit into the *muzakki* criteria.

Meanwhile, the income of people belongs to the emerging middle-class economy group is sufficient to cover basic needs, but it has not reached the standard minimum *nishab* yet. They are able to meet the minimum standard of living requirements (*had al kifayah*), around IDR. 3.1 million (BAZNAS, 2018), but their accumulated savings have not yet reached 85 grams of gold. This group is very vulnerable to falling into poverty, especially during crises and pandemic outbreaks. Because they have fulfilled the *had al*

kifayah, this group is no longer allowed to accept zakat. However, because their income has not reached the level of *nishab*, they are not yet included in the category of *muzakki*, even though Islam strongly recommends that they remain to give *sadaqah* (donation) in difficult or normal situations as stated in the Quran, At-Talaq verse 7. The poor category refers to the group of people whose income is below the living requirements (*had al kifayah*) yet more than half of their minimum basic needs has been fulfilled. They need a little more extra income in order to fulfill the *had al kifayah*. In this case, Indonesia adopts the fulfillment of 2,100 calories as a non-poor criteria or IDR 425,250 monthly income/ person for those who live in urban areas and IDR 375,000 per person for people who reside in rural areas (BPS, 2019). If there is an average of 4 people in a family, the poverty line is around IDR. 1.6 million (BPS, 2019). This group is basically eligible for receiving zakat (*mustahiq*).

The lowest economic structure is the *faqir* (the needy). *Faqir* comes from the Arabic word '*amul al fiqari*' which means the backbone. A *faqir* is described as someone with a broken spine who cannot stand and cannot be independent without the help of others. A *faqir* does not have any income or the income does not reach half of the basic needs. The examples of this group are the unemployed, neglected children, elderly people, pensioners without (sufficient) pension funds, and people who have fallen into bankruptcy where all of their assets are used up to pay debts. In the Indonesian context, a family is said to be *faqir* if its monthly income is below IDR 1,000,000 or per person around IDR 250,000 per month. They are the most prioritized group of zakat beneficiaries.

If the five economic structure is compared to the Indonesian citizen income, *muzakki* income criteria and *mustahiq* criteria based on the *nisbah*, the illustrated pyramid figure can be drawn as follows:

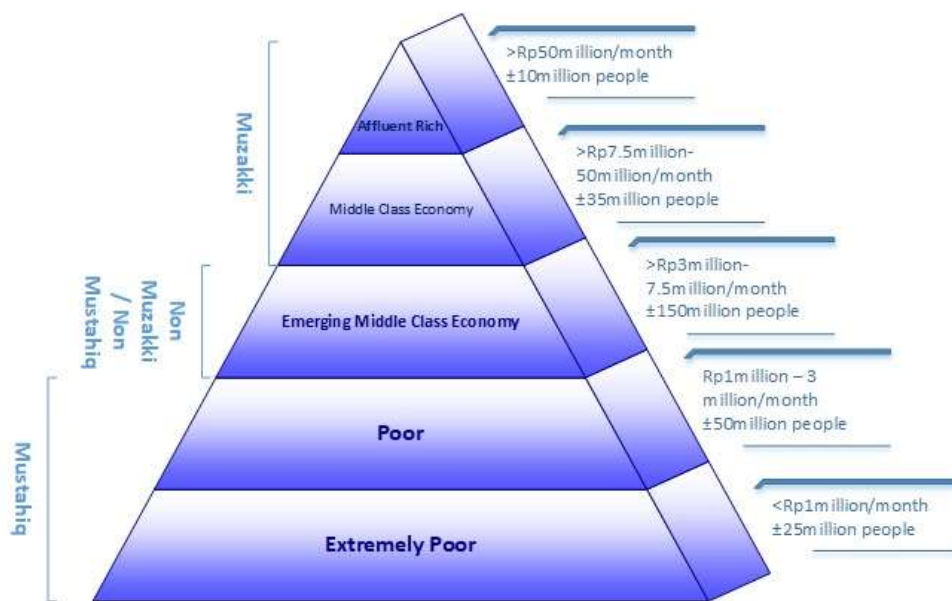


Figure 1 The Indonesian people economic structure: Perspective of Zakat
Source: Al-Qasim (2006)

Based on the above pyramid, the conditions of Indonesian demography and income are not ideal. The number of *mustahiq* is greater than the number of *muzakki*, and not all *muzakki* pay zakat according to the provisions. This is the argument why ZMOs need to increase the number of *muzakki*. In this case, innovative programs focusing on empowering *mustahiq* are expected to transform *mustahiq* into *muzakki*. Besides,

productive zakat is a long-term program and it can affect various spheres in the economic and social fields (Sofyan, 2018). Pratama (2015) found that productive zakat distributed by 40 BAZNAS (government ZMOs) has successfully contributed to the reduction in the poverty index based on the headcount ratio from 80% to 55%. Besides, the poverty severity index and income gap also decreased.

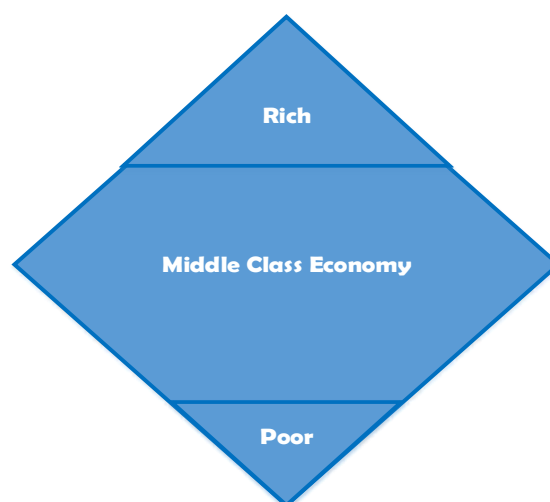


Figure 2 Ideal structure of people economy
Source: (Damanhuri, 2020)

Figure 2 describes an ideal structure of people's economy in which the number of the rich is above the number of the poor. In this situation, the rich will be able to support the poor in case of the absence of government financial assistance. In addition, availability of the supporting funds will be very limited if the zakat fund is merely derived from the minimum 2.5% of zakat compulsion on wealth. Besides, in determining zakat of assets, net current assets are used (i.e. assets after deducting current liabilities) and not all *muzakki* pay zakat and not all middle-class economies are willing to take a part in philanthropic activities.

Zakat on profession income

The development of the modern world creates a demand for brand new professions that generate income. Professions can be attached to individual/person for examples, doctors, architects, lawyers, tailors, painters, preachers or missionaries and other. Some professions are also working together in one institution or entity like government institution or private companies where the wage or salary system is used. This system is called by Zuhaili (1997) as *al-maal al-mustafaad*, i.e. each new property acquired by a Muslim through one form of ownership that aligns with Islamic teaching. All income from professional activities are subjected to zakat when it has reached the *nishab* (Hafidhuddin, 2015). According to Qaradhawi (Qardhawi, 1991), (Qardhawi, 2006) the jurisprudence basis of profession zakat is the act of the companions who issued zakat for *al-maal al-mustafaad*. Al-Qurthubi (1993) interprets the word *hakkun ma'lum* (definite right) in surah Adz-Dzariyat verse 19 as zakat is obligatory, meaning all property owned and all income earned if it has met the criteria of zakat, the owner has to pay zakat.

In determining the *nishab*, level, and time of issuing profession zakat, Hafidhuddin (Hafidhuddin, 2015) argues that the profession zakat can be analogous to two types of zakat,

namely agricultural zakat and gold/silver zakat. From the point of view of *nishab*, the profession zakat is analogous to agricultural zakat, which is 5 *ausaq* or the value of 653 kg of rice or wheat and is excluded for zakat when receiving it. For example, an employee receives a monthly salary, and thus the zakat is immediately issued. It is the same with agricultural zakat that is issued at harvest time. From the point of view of the level of zakat, it is analogous to zakat on money, gold or silver, because indeed salaries, honorarium, other wages are generally accepted in the form of money. Therefore the level of zakat is equal to *rub'ul usyri* or 2.5% (Zuhaili, 1997).

Hypotheses development

To achieve optimal zakat management, ZMOs have to demonstrate integrity, credibility, professionalism and trustworthiness. At the time of the Caliph Abu Bakr, only best and qualified people were appointed as the *amil* for example, Muadz bin Jabal and Anas bin Malik. In today's modern era, professionalism is manifested in the adoption of the latest technological developments in the management of zakat funds, which will be explained in the development of the following hypotheses.

The transparency of zakat management has been improving along with the advancement of technology. Transparency means providing comprehensive and detailed reports to stakeholders regarding the operation or performance of management as a basis of decision making and the process of activities implementation (Hasan, 2011). The openness means that the disclosed information must be complete, precise, and punctual to all stakeholders (Agoes, 2009). Having high transparency in zakat fund management will lead to the creation of a reliable control system both by *muzakki* and society in general.

Moreover, transparency can minimize suspicion/negative perceptions (Inayah & Muanisah, 2018) and public distrust hence ZMO

will gain trust from the community (Khasanah, 2010). Nasim and Romdhon (2014), Nurhayati et.al (2014), and Yuliafitri and Khoiriyah (Yuliafitri & Khoiriyah, 2016) found that ZMO transparency has a positive effect on *muzakki* loyalty. The consistency of these research results underlies the development of the following hypothesis:

H₁: Transparency in managing zakat funds at ZMO has a positive effect on *muzakki*'s interest in distributing zakat.

Moreover, technology facilitates the digital services of zakat collection and promotion of the ZMO program through website portals and mobile applications. This digital service aims to optimally serve *muzakki*, especially the younger generation whose daily life and the internet are inseparable. Kholifah (2018) explains that digital technology not only facilitates zakat distribution but also be used to convince the public that zakat management in a ZMO is transparent and accountable. In fact, Arifin (2019) predicts that the various digital service programs carried out by ZMO can add 10-15% to the national zakat collection. He also estimates that 30% of ZMO's revenue will come from digital channels in 2020.

Empirically, several studies have demonstrated a positive effect of service quality on the interest of *muzakki* to pay zakat in ZMO (Yusoff and Hanapi (2016); Yazid (Yazid, 2019); Hussain et. al (2018); Salmawati and Fitri (2018); Santoso (2019). The digitalization may increase the efficiency of zakat management in terms of time savings and various facilities provided for users in collecting, distributing and utilizing zakat services. This positive impact has encouraged many ZMOs to develop web-based zakat management (Putra et. al (2018); Swara and Hakim (2016). As the prior studies found relatively consistent results concerning a positive impact of digital services on the interest of *muzakki* to give zakat through ZMO, this study proposes hypothesis 2 as follows:

H₂: Digital service improvisation has a positive effect on *muzakki*'s interest in paying zakat through ZMO.

Moreover, the role of technology as a medium of communication is becoming more crucial in today virtual world, especially social media (Simangunsong, 2016). ZMOs can promote their programs and performance to a wider community through communication technology (Wahyudin et al., 2018). Afridiana et.al (2019) examines the perception of 460 youth respondents who were students and found that zakat program promotion via social media increases their intention to pay zakat. However, the majority of the respondents did not meet zakat payer criteria (*muzakki*).

Despite the rapid increase of internet access and social media users in Indonesia in the last few years, the use of technology among Indonesian people is mostly for entertainment purposes. Tantriana and Rahmawati (2019) examined 100 Muslim respondents in Surabaya who are obliged to pay trade zakat. The study revealed that 90% of the respondents have social media accounts, but they have never seen zakat promotions and advertisements on their social media. Amalia (2018) also identifies strategies for optimizing the collection of zakat among three stakeholders: ZMO, Securities Institutions, and *Muzakki*, and concludes that optimizing the collection of zakat funds will be more effective through television. Due to the inconsistency of the prior research results regarding the effectiveness of social media as a communication medium for ZMOs, this study proposes the hypothesis 3 as follow:

H₃: Socialization of zakat through social media affects *muzakki*'s interest in distributing zakat through ZMOs.

Apart from the technological aspects that affect the interest of *muzakki* to pay zakat through ZMO, the behavioral characteristics of people in Indonesia tend to follow public figures. In the collection of zakat funds, community leaders play

an important role in improving the community's understanding and acceptance of the importance of paying zakat through a trustworthy ZMO (Kusmanto, 2014). Coryna and Tanjung (Coryna & Tanjung, 2015) used SWOT analysis and the external factor evaluation matrix to evaluate the BAZNAS zakat collection strategy. This study found that the most important opportunity factors are community leaders who encourage people to pay zakat via the *amil* zakat (ZMO). However, it is necessary to consider the negative side of public figure personality. If the image and popularity of the public figures deteriorate in the eyes of the public, it will have an impact on the promotion effectiveness of the ZMO.

Furthermore, using young respondents, Afridiana et.al (Afridiana et al., 2019) uncovered that the attractiveness variable of endorsers, in this case, public figures and artists, had a significant negative relationship with the intention to pay zakat. Therefore, as the prior study found a possible positive or negative impact of the use of public figures as ZMO ambassadors on *muzakki* interests to pay zakat, hence this study proposes hypothesis 4 as follows:

H₄: Figures of community leaders influence the interest of *muzakki* in paying their zakat.

Another key determinant of *muzakki*'s interest is side benefits arising from paying zakat through ZMO mainly when the zakat can be considered as a deductible expense for taxable income. The government has issued Law number 36 of 2008 concerning income tax, which contains a clause that zakat on income paid by Muslim taxpayers to entities or institutions that are legalized by the government, can be deducted from the taxable profit or residual income of the zakat payer. Coryna and Tanjung (Coryna & Tanjung, 2015) unveiled that one of the advantageous factors for BAZNAS is that it is the only ZMO that issues a NPWZ (*Nomor Pokok Wajib Zakat* or Zakat Obligatory Identification Number) for *muzakki*.

One of the functions of the NPWZ is to reduce the payment of income tax.

Logawali et.al (2018) found that the benefit of zakat as a reduction in taxable income provides a relief to Muslims in paying zakat and taxes as well as increasing awareness and honesty in the community paying zakat, with public awareness of paying zakat and taxes, it will increase *muzakki* and increase the state income. *Muzakki*'s positive response to regulatory support that places zakat as a deduction from taxable income leads to the formulation of the following hypothesis 5:

H₅: Supporting regulation that imposes zakat as a deductible expense of taxable income affects the interest of *muzakki* in distributing zakat through ZMO.

3. Research method

This study used sample of individual *muzakki* based on BAZNAS *muzakki* data in 2019. To determine the sample size, the Slovin formula and Isaac Michael's table were used, resulting in 100 respondents (rounded results from calculations). To select the sample, purposive sampling method was employed with the following criteria: (1) *muzakki* who pays zakat from their income that has reached nishab, (2) *muzakki* who pays zakat through a recognized ZMO by BAZNAS in Indonesia for a minimum of five years.

The respondents' data were collected from BAZNAS Information Management System (or SiMBA) which has been in use since 2016. Thus, the collected data represent the latest *muzakki* data. The respondent's details derived from the system consist of names of individual *muzakki*, Whatsapp number, email, profession, income, and ZMO where *muzakki* pay zakat totaling 14,139,043 *muzakki*. From this population, the number of *Muzakki* samples was determined using the Slovin formula and Isaac Michael's table (Sugiyono, 2013). The total sample was 100 (rounded from 99.9) respondents. The research questionnaire was distributed to one hundred target respondents using Google form (online) who were randomly

selected. If the contacted respondents did not respond to the request to fill questionnaires within 1 week, they were replaced by other respondents who were selected randomly from the database. A total of 100 responses were obtained with complete answers within a period of four months.

The data used in this study mainly is primary data that is directly collected from respondents through questionnaires of five independent variables comprise of digital improvement of ZMO service, comprehensive socialization of zakat particularly through social media, transparency in managing zakat funds by ZMO,

figures of community leaders as ZMO icons, and regulatory support that places zakat as a deduction from taxable income. The dependent variable is *muzakki's* interest in paying zakat through ZMO. The indicators for each variable were developed from previous research (Fadlan and Dewantara (2018); Hasan (Hasan, 2011); Yazid (Yazid, 2019). Respondents were asked for their opinion about each variable as shown in the table 1, and asked to rate each statement in the questionnaire on a scale of 1 (strongly disagree) - 4 (strongly agree) for the total of 24 statements.

Table 1 Operationalization of variables

No	Variable	Operational Definition	Indicators/ measures
1	Transparency of zakat fund management (TM)	Submitting reports to all parties openly regarding the operation of management by including all elements as a basis for decision making and the process of implementing activities (Hasan, 2011).	Announced information about income, financial and asset management; a report on income, financial and asset management are accessible; timely reports; availability of votes and suggestions mechanism from people (Istikhomah & Asrori, 2019); (Nasri, Aeni, & Haque, 2019).
2	Improvisation of digital based ZMO services (DS)	Online zakat collection service programs at ZMO through a website portal and mobile apps (Widarwati, Afif, & Zazim, 2016)	fun to use, a good and wise idea, social media is as a necessity (Fadlan & Dewantara, 2018); (Ascarya & Yumanita, 2018)
3	Comprehensive socialization of Zakat particular using social media (SMP).	The tools or methods used by customers to share information in the form of text, images, audio and video with other people and companies or vice versa (Kotler & Keller, 2015).	Relationship between <i>muzakki</i> and ZMO, interaction or communication between ZMO and <i>Muzakki</i> ; post-payment interactions between ZMO and <i>muzakki</i> , submission of complete information by ZMO that can attract <i>muzzakki's</i> attention (Ekasari, 2014).
4	The popularity of public figure used as ZMO's ambassador (PF)	Influential and respected people in society, both formal and informal (Kusnadi & Iskandar, 2017)	Public figure/ celebrity credibility, celebrity and audience matchup, celebrity and brand matchup, celebrity attractiveness (Shimp, 2003); (Drollinger & Tanya, 2015)
5	Supporting regulation that places Zakat as tax income deductible expense (SR)	Zakat on income paid by Muslim taxpayers to entities or institutions authorized by the government can be deducted from the taxable income (<i>UU no 36 Perubahan Keempat atas UU No. 7 tahun 1983 tentang Pajak Penghasilan</i> , 2008)	Benefits of zakat application as a tax deduction; zakat policy as a tax deduction can increase both zakat and tax revenues simultaneously; zakat policy as a tax credit can be applied in Indonesia as applied in other countries; zakat and Tax collection system which is managed in an integrated manner will increase people motivation to pay zakat and taxes (Muktiyanto & Hendrian, 2008)
6	<i>Muzakki</i> interest to pay zakat through ZMO (MI)	A motivation that drives people to do what they want when they are free to choose. Every interest will satisfy a need (Sukanto, 1985)	Attention, desire, conviction (Lucas & Britt, 2011); (Yazid, 2019)

In this study, the structural equation model (SEM-PLS) was used to analyse the data using the

WarpPLS 5.0 software. The advantages of this model are that it can accommodate abnormally

distributed data and it also does not necessitate for multicollinearity test (Garson, 2016). The Partial Least Square can handle many independent variables, even if there is multicollinearity among these variables (Garson, 2016).

4. Results and discussion

Based on the respondents' profile in Table 2, 63% of the respondents are female and 37% of them are male. The majority of the respondents are undergraduate degree holders and 12% of them have postgraduate certificates. As much as 34% of the respondents are aged between 41-50 years, 33% are aged between 31-40 years, 24% are aged between 21-30 years and only 9% of respondents are aged over 50 years. This indicates that zakat on profession is generally paid by *muzakki* at

productive age. This is also a positive signal in increasing awareness of zakat among Indonesian Muslim as many as 80% of respondents are employees who receive monthly salaries. Zakat calculation and payment are deducted directly from the employee's salaries by the employers. This mechanism can be an effective option for the zakat collection mechanism to get *muzakki* accustomed to paying zakat. This descriptive finding also confirms that the TPB can be used to predict *muzakki* behavior in paying zakat. In this case the *muzakki*'s behavior in paying zakat does not arise spontaneously, but there is encouragement in the form of rules/norms that are enforced in the company where *muzakki* work (i.e. deducting zakat from the payroll system)

Table 2 Respondent profiles

Gender		Age				Education Level	
Female	Male	21-30	31-40	41-50	>50	Undergraduate	Postgraduate
63%	37%	24%	33%	34%	9%	88%	12%

Source: Result of the online survey

Based on the type of profession, respondents are 51% dominated by BUMN (National state owned enterprises) and private employees, teachers and lecturers as much as 23%, entrepreneurs as much as 11%, civil servants as much as 5% and the rest work as freelancers, analysts, pharmacists, midwives, doctors, consultants, mechanics and TNI (Indonesian National Army).

This study uses the *nishab* limit for professional zakat used by BAZNAS, which is IDR 4,675,000 per month. The survey results show that the majority of respondents earn between IDR

5,000,000 and IDR 10,000,000 (46%). 26% of the respondents earned income ranging between IDR. 4,675,000 to IDR. 5,000,000, while the other 14% respondent earned IDR10,000,000 - 15,000,000 or more than IDR. 15,000,000.

Descriptive statistics result

From the responses of 100 respondents, descriptive statistics can be seen in Table 3 based on the average value of all respondents from each statement (item).

Table 2 Descriptive statistics

Variables	Minimum	Maximum	Average	Indicators
<i>Muzakki</i> interest to pay zakat through ZMO (MI)	1	4	3.213	3 items
Transparency of zakat fund management (TM)	1	4	3.274	5 items
Improvisation of digital based ZMO services (DS)	1	4	3.197	3 items
Comprehensive socialization of Zakat particular using social media (SMP)	1.5	4	3.223	4 items
Popularity of public figure used as ZMO's ambassador (PF)	1	4	3.135	4 items

Supporting regulation that places Zakat as tax income deductible expense (SR)	1	4	2.982	5 items, only 4 items are valid and reliable
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The fairly high range of values between the minimum and the maximum response is in accordance with the various characteristics of the ZMO partners associated with the respondents. The ZMOs are vary from national scale ZMOs such as BAZNAS, Dompot Dhuafa to local scale ZMOs with limited operational areas. This of course has an impact on ZMO services which can affect the interest of its *muzakki*. The average value of all variables is in the high category except for the slightly low regulatory support with a value of 2.98.

Hypotheses testing results

The results of the SEM-PLS structural equation test using WarpPLS are presented in Figure 3. Three out of five variables have a significant effect on *muzakki* interest to pay zakat

through ZMO, namely transparency in managing zakat funds and regulatory support in the form of zakat as a deduction for taxable income with p-value below 5% and the use of community leaders as zakat ambassadors with p-value below 10%. The three variables demonstrate a positive direction. The transparency coefficient value is +0.49, meaning the more transparent the management of zakat funds, the higher the interest of *muzakki* in paying zakat through ZMO. Likewise, when zakat can be used as a deduction for income tax, it will increase public interest in paying zakat through ZMO. The use of community leaders by ZMO to encourage zakat payment will also increase the interest of *muzakki* to pay zakat through the ZMO.

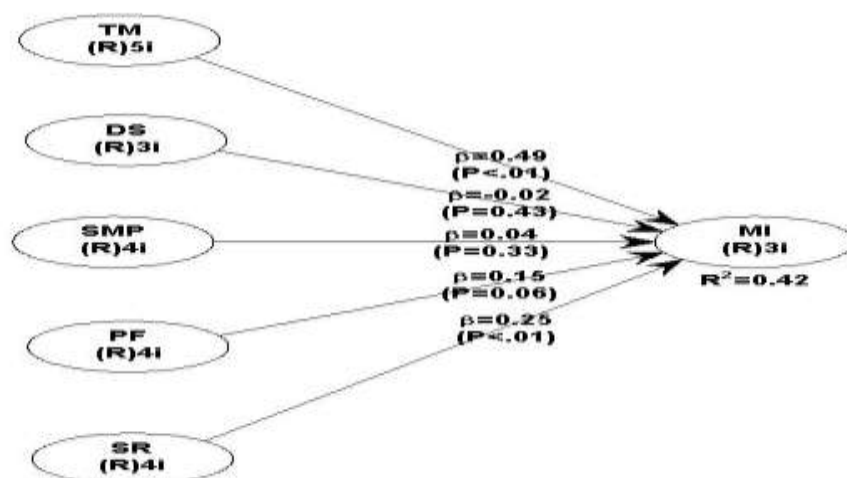


Figure 3 SEM Model of determinants of *Muzakki* intention to pay Zakat through ZMOs

Two independent variables that are well known in today's technological era, namely digital zakat services and the use of social media for promotion and education means, do not influence on *muzakki*'s interest to pay zakat through ZMO. This is indicated by the p-value that exceeds 0.05 for the DS (0.43) and SMP (0.33). Therefore, it can be concluded that the first, fourth and fifth alternative

hypotheses are proven supported by data, while the second and third hypotheses are not supported.

The hypotheses testing basically confirm the existence of external factors that encourage *muzakki*'s interest to pay zakat through ZMO beyond the belief that zakat is a religious command. The *muzakki* behavior is not a spontaneous action but is influenced by the transparency of ZMO fund management, encouragement from community

leaders and benefits offered from zakat payment via ZMO (in the form of deductible taxable income). Therefore, the results of this study strengthen the implementation of the theory of planned behavior (TPB) as in previous research used by Degaspari and Mainardes (Degaspari & Mainardes, 2017), Mittelman and Rojas-Méndez (Mittelman & Rojas-Méndez, 2018) and Benett (Benett, 2003). In this study, the TPB was used to explain the behavior of *muzakki* to pay zakat through ZMO.

This study also found the causal effect between transparency and the *muzakki*'s interest. The more transparent the ZMO, the higher the interest of *muzakki* to pay their zakat through the ZMO. Transparency is more related to the source and allocation of zakat funds. The accessibility of ZMO reports, especially after the financial report audited with an unqualified opinion, will increase the credibility of the ZMO. These findings support the research of Megawati and Trisnawati (2014); Nasim and Romdhon (Nasim & Romdhon, 2014), that transparency can increase public trust. This transparency is manifested in the availability of information about ZMO policies, easily accessible reports, timeliness of accountability reports and facility to obtain feedback and suggestion from the service users and the society as general.

The results of this study also support Inayah and Muanisah (Inayah & Muanisah, 2018); Jayanto and Munawaroh (2019); Nasri et.al (Nasri et al., 2019). These studies documented that transparency in the management of zakat funds is a crucial component to avoid negative perceptions from the public about ZMO performance. Transparency does not only fulfill the need for external parties, but also the internal organization environment. However, the results of this study are different from Ikhwanda and Hudayati (Ikhwandha, M & Hudayati, 2019), who found that transparency was not proven to affect *muzakki* beliefs because cultural norms and values in society maybe more dominant in influencing *muzakki* than the ZMO factors.

Moreover, the government support by approving zakat as a deductible expense of taxable income has a positive and significant effect on the interest of *muzakki* to pay zakat through ZMO. This facility improves *muzakki*'s enthusiasm to pay zakat through ZMO. The results of this study are consistent with Logawali et.al (Logawali et al., 2018) who found that zakat as a tax deduction has an effect on increasing the number of *muzakki* and the collection of zakat funds. A further approach of treating zakat as a tax deduction (Setianingrum, Madjid, & Asaa, 2018), where it can directly reduce the tax levied will surely elevates the interest of *muzakki* to pay zakat through ZMO. The challenge is how to manage zakat and tax funds as a source of state income, because the potential for zakat funds is very large, with the majority of the population in Indonesia is Muslim.

Muzakki's interest to pay zakat through ZMO has also marginally affected by the popularity of figures who persuade people to pay their zakat as a form of Islamic obligation. The profile of ZMO's ambassadors usually are well known Islamic scholars who provide advice regarding community problems related to zakat. The results of this study implicitly indicate that *muzakki* are motivated to pay zakat because of the religious message conveyed by the leaders that zakat is an obligation. This strengthens the application of TPB based on religious norms in the context of zakat. This finding is in line with Coryna and Tanjung (Coryna & Tanjung, 2015), who found the importance of the role of religious / community leaders in promoting ZMO as a *amil*. These public figures may include officials who play as direct role models in fulfilling their zakat obligation. It is undeniably that the community will imitate and be more interested to pay zakat through *amil*, if they see their leaders or influential people doing the same act.

Furthermore, this study found that the improvisation of digital services and the socialization of zakat through social media do not affect *muzakki*'s interest to pay zakat through ZMO. This finding is unexpected because presumably

digital services ease *muzakki* to pay zakat only at their fingertips. This is nevertheless consistent with the research conducted by Tantriana and Rahmawati (Tantriana & Rahmawati, 2019) who discovered that 70.8% of *muzakki* do not have sufficient information about digital zakat. Digital services will not have a big impact as long as *muzakki* do not have sufficient information about digital zakat. The majority of *muzakki* currently have social media accounts but they have never seen zakat socialization advertisements on social media.

The results of this study can be explained from the perspective of the characteristics of the respondents. 34% of respondents in this study were aged between 41-50 years and 30% of respondents were 31-40 years old. They are economically established and meet the criteria of zakat payers as their professional income that has reached *nishab*. But on the other hand, they are from the X or Y generation, which are not familiar with digital devices that are rapidly updated. At that age, the use of social media is more focused on self-expression, not function-based. As explained by Eka (2015), social media users in the age range of 25 - 44 years

use social media for personal branding in cyberspace, including using photo sharing social media, such as sharing photos of children, holidays, and so on. This is in line with the survey undertaken by the Indonesian Internet Service Providers Association (2019) which demonstrated that most internet users in Indonesia are from the age of 15-24 years. Likewise, Websindo (2019) also highlighted that most social media users in Indonesia are between the age of 18 and 34 years.

To ensure that the age of respondents is associated with the insignificant influence of the variable digital service and the use of social media on *muzakki* interest, a sub-sample test was carried out by separating the sample based on the age of the respondent. *Muzakki* ages over 40 are classified into the passive social media user group (Passive Users-Social Media - PUSM) with a total sample of 57 respondents. While the age of *muzakki* under 40 is categorized into the active social media user group (Active Users-Social Media-AUSM) with a sample size of 43 respondents. The results of the sub-sample model testing of factors influencing *muzakki* interest are presented in Figures 4 and 5.

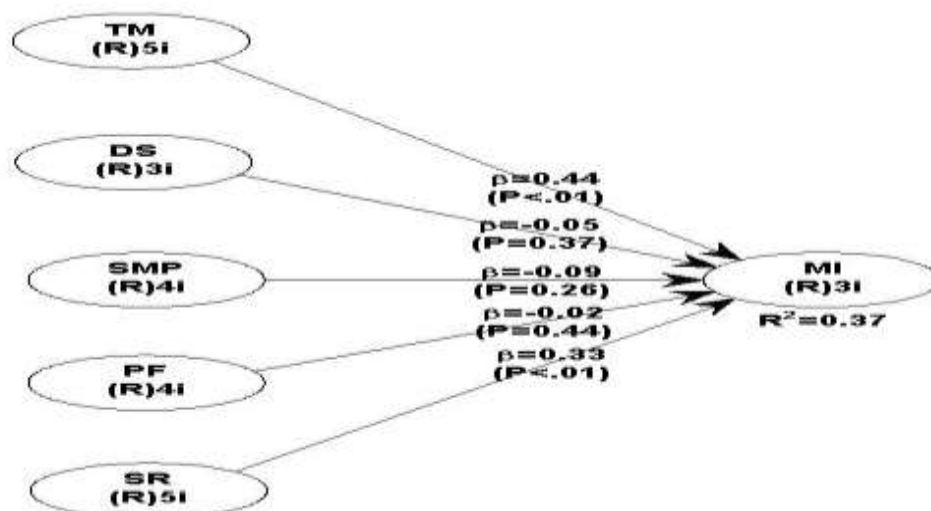


Figure 4 Structural equation model for sub-sample passive users-social media

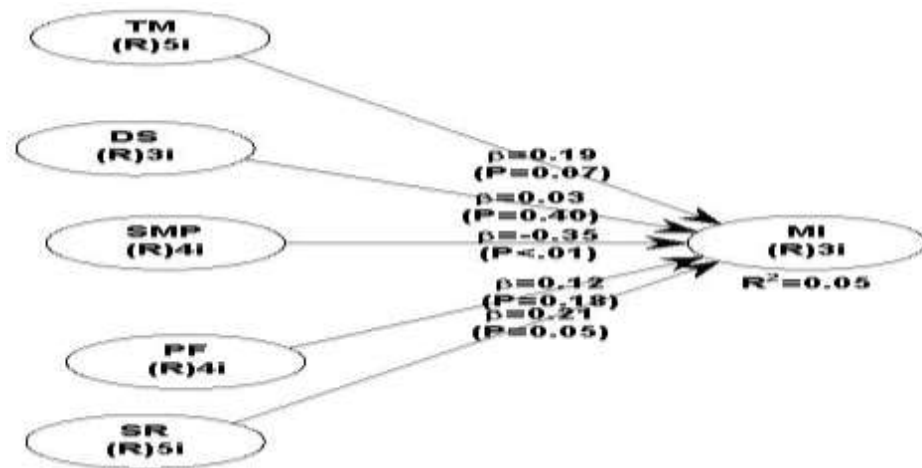


Figure 5 Structural equation model for sub-sample active users of social media

Based on figures 4 and 5, two variables, namely the transparency of the management of zakat funds and government support in enacting zakat as a deduction of income tax both have a positive influence on *muzakki*'s interest to pay zakat ZMO. Although in the AUSM respondent group, the effect of transparency on interest in *muzakki* seems weak with a p value of more than 5%. It can be concluded that regardless of age which is identical to the level of technological literacy, the more transparent the ZMO is in managing zakat funds, the higher the interest to pay zakat through the ZMO.

Information and communication technology such as the publication of financial reports through websites and information on zakat fund distribution can improve transparency with a wider reach and be more efficient. For people with limited internet access, ZMO can still improve its transparency in its offline management through various channels, such as working with the Mosque Management Council (*Badan Kemakmuran Masjid/ BKM*), or providing direct mail to each *muzakki* to report the use of their zakat funds. Regardless of the age of the *muzakki*, if zakat which is paid through the ZMO can be used as a deduction for the tax income, it will also increase the interest of *muzakki* to pay zakat in ZMO. This can be seen from the SR variable which has a p value of less or equal to 0.5 with a positive coefficient of direction (0.33 for

PUSM and 0.21 for AUSM). This result is an important input for ZMO to ensure that zakat payment can be used as a deductible expense of their *muzakki* tax income. For the government or local government, it can embark on a further regulatory step to consider zakat as a deduction to tax payable, hence the income from both tax and zakat channels can be fully optimized.

Moreover, the Digital Services (DS) is aimed at making it easier for *muzakki* to pay their zakat online, either through bank transfer methods or collaboration with digital wallet platforms. In this study, the digital service has no significant influence on the interest of *muzakki* of both respondent categories. Therefore, this finding is consistent with the full sample test (including all the respondents) and in support of Restandityo and Kurniawan (2017). They found that the 50s year old people know about various technology products and services, but only use one third of the offered facilities of their gadget. They have a positive attitude towards technology, but not all of them are interested to use it (Mitzner et al., 2010). This finding is also consistent with the APJII survey (2018), that only 29.99% of people in the 35-54 age group are registered as internet users in Indonesia. The results of this study might be different if it is repeated 5-10 years in the future, where people who are already included in the *muzakki* category

(income / productive age), come from generation Z and are familiar with digital devices and services.

Consistent results were also seen in the variable of using community leaders with a weak influence (p value 10%) on the full-sample test, and not significant for the AUSM and PUSM sub-sample testing. The implication is that ZMO must be very careful if they really want to appoint a person as an icon or ambassador for their organization. Not infrequently, the use of zakat ambassadors actually reduces the image of the ZMO, especially if its image and character has begun to decline in the eyes of the public.

Interestingly, this study found that for the sub-sample test for the use of social media as a means of ZMO education. For the group of respondents over 40 years of age, social media was not shown to significantly influence *muzakki's* interest in zakat, which is consistent with full sample testing. However, for the group of respondents aged 40 years and under, social media ZMO education/promotion has a significant effect but in a negative direction (DS beta value -0.35 and p value less than 0.01). This means that the use of social media by ZMO as a means of education for respondents who tend to be younger will reduce their interest in paying zakat through the ZMO.

Young people have a perception of the credibility of social media information. The ASEAN Youth Survey (2019), which involved two thousand young people in seven ASEAN countries aged 18-35 years, concluded that 70% of them were able to distinguish between hard news and opinions from the internet. Preferences for information content, among others, are dominated by features, investigation, in-depth and only hard news is the last choice. The two platforms that are most trusted by this younger generation are twitter and Instagram (WE Online, 2019). The implication for ZMO in the effort of educating the youth is to properly choose the types of social media and carefully filter the published information.

5. Conclusions

This study found that transparency in the management of zakat funds by ZMO increase *muzakki's* interest to pay zakat through ZMO. This conclusion is consistent with both full sample and sub-sample testing. Moreover, ZMOs need to provide a written proof of zakat payment for each *muzakki*, hence it can be used as a deduction from taxable income.

This is signified in hypothesis testing where government support in the form of a tax income-reduced zakat policy is proven to increase the interest of *muzakki* to pay zakat through ZMO. With this policy, taxpayers are not double burdened. The government should begin to consider zakat policies as a deduction for taxes, thus it will encourage the collection of zakat funds that can be focused on the welfare of the community.

To increase public awareness of paying zakat, ZMO can optimize the role of community / religious leaders as their ambassadors. This research proves that there is a positive effect of using zakat ambassadors in increasing the interest of zakat *muzakki*, although with a weak level of influence. However, what needs to be observed is that the selection of these ambassadors must be with caution as the deterioration of their public image will subsequently lessen the interest of the *muzakki* in paying zakat through ZMO.

The capacity and innovation of ZMO planning in targeting *muzakki* by using digital services and education through social media need to be well formulated. In this study, these two factors were not shown to significantly influence *muzakki's* interest. A person is categorized as a *muzakki* if he/she already has an income that exceeds the threshold for *nishab* and *haul* where generally he/she is usually around the age of 40 years and over. In this study, 40% of respondents were over 40 years old. While naturally, these ages are not the gadget generation, yet they have a basic knowledge and a positive attitude towards social media but use their devices more for entertainment purposes.

Even the use of social media in this study has the impact of reducing the interest of *muzakki* when tested with a sample of young people under 40 years. This may be explained by the characteristics of young people who are responsible for the information they receive. They will filter information, including in choosing social media that they trust. The implication is that ZMO must be careful in selecting information content to be published through social media, not only hard news about real zakat fund distribution programs, but also soft news and in-depth information about interesting and current opinions about zakat.

The context of this research is only limited to zakat on income or profession with limited respondents, therefore future research can be expanded by examining other types of zakat such as productive zakat which has a broad impact on the benefit of the *ummah* with a larger sample. This research emphasizes the use of technology to optimize the collection of zakat funds, which is not fully proven. To examine the factor of *muzakki* age as a proxy for the level of information technology literacy, which causes the insignificant role of social media and digital services, future studies can develop more detailed instruments to measure the level of information technology literacy. Similarly, it will become more comprehensive if future research considers other variables that might weaken the influence of digital and social media services on *muzakki*'s interest for example, the sophistication of ZMO in managing digital and social media services and the reliability of digital service systems or inherent factors - *muzakki* psychology.

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